



Order Filed on December 8,  
2017 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Bruce W. Radowitz, Esq  
636 Chestnut Street  
Union, New Jersey 07083  
(908) 687-2333  
BRUCE W. RADOWITZ, ESQ.  
Attorney for Debtor

In Re:

MARK SMITH AND PAMJOI SMITH

Case No.: 16-32726

Adv. No.:

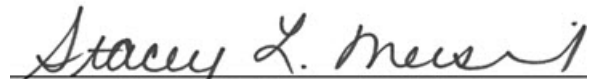
Hearing Date:

Judge: SLM

**CONSENT ORDER TO CRAMDOWN AND STRIP AWAY THE SECOND MORTGAGE  
OBLIGATION OF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC  
("MERS") SERVICED BY UNITED GUARANTY RESIDENTIAL INSURANCE  
COMPANY OF NORTH CAROLINA ON REAL PROPERTY LOCATED 114 SOUTH  
ARLINGTON AVENUE, EAST ORANGE, NEW JERSEY**

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

DATED: December 8, 2017

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Page 2

DEBTORS: MARK SMITH AND PAMJOI SMITH  
CASE NO: 16-32726/SLM

**ORDER CAPTION: CONSENT ORDER TO CRAMDOWN AND STRIP AWAY THE SECOND MORTGAGE OBLIGATION OF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") SERVICED BY UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA ON REAL PROPERTY LOCATED 114 SOUTH ARLINGTON AVENUE, EAST ORANGE, NEW JERSEY**

**THIS MATTER** having come before this Court upon the consent order of Bruce W. Radowitz, Esq., attorneys for the Debtor, and the Court having reviewed the application herein, and for good cause shown;

**ORDERED**, that the second mortgage debt of Mortgage Electronic Registration Systems, Inc ("MERS") serviced by United Guaranty Residential Insurance Company of North Carolina claim number 9 shall be treated as a General Unsecured Claim, and further,

**ORDERED**, that the lien interest of the second mortgage of Mortgage Electronic Registration Systems, Inc ("MERS") serviced by United Guaranty Residential Insurance Company of North Carolina is hereby voided upon the entry of Debtor's Discharge, and further,

**ORDERED**, that within (30) days of such Discharge, the second mortgage of Mortgage Electronic Registration Systems, Inc ("MERS") serviced by United Guaranty Residential Insurance Company of North Carolina shall discharge the mortgage recorded at mortgage book 10733 and page 507 and recorded on 9/15/2005.

**ORDERED**, upon presentation of this Consent Order and the Discharge of Debtors, the Essex County Clerk is authorized to discharge the second mortgage of record of Mortgage Electronic Registration Systems, Inc ("MERS") serviced by United Guaranty Residential Insurance Company of North Carolina

**ORDERED**, that in the event that Mortgage Electronic Registration Systems, Inc ("MERS") serviced by United Guaranty Residential Insurance Company of North Carolina fails to discharge the mortgage within the prescribed period, the debtors and/or their counsel may record a certified or exemplified copy of the bankruptcy discharge order and this Consent Order with the recorder of deeds in which case same shall have the same force and effect as a Discharge of Mortgage.

We hereby consent to the form, content, and entry of the within Order

  
UNITED GUARANTY RESIDENTIAL  
INSURANCE COMPANY OF NORTH CAROLINA

  
BRUCE W. RADOWITZ, ESQ  
ATTORNEY FOR THE DEBTOR

11/30/17

Date:

12/1/2017

Date: